

Board of Directors Nomination Results

To: Bahrain Bourse

Further to the Company's announcement on 26/1/2023 and its amendments, Bahrain National Holding Company B.S.C. would like to announce the candidates for its Board of Directors membership based on the nominations received:

Re-nominations:

- 1- Mr. Farooq Yusuf Almoayyed
- 2- Mr. Abdulhusain Khalil Dewani
- 3- Mr. Abdulrahman Mohamed Juma
- 4- Mr. Jehad Yusuf Amin
- 5- Mr. Ghassan Qasim Fakhroo
- 6- Mr. Sami Mohamed Sharif Zainal
- 7- Mr. Ayad Saad Algosaibi
- 8- Mr. Ali Hasan Mahmood
- 9- Mr. Talal Fuad Kanoo

New nominations:

- 1- Mr. Sameer Ebrahim Alwazzan
- 2- Mr. Mahmood Abdul Ameer Radhi
- 3- Mr. Nader Ahmed Mahmood
- 4- Mr. Meshaal Nasser Al Thawadi
- 5- Mr. Sushil Kumar
- 6- Mr. Ahmed Abdulla Ayyad
- 7- Mr. Mohsen Ali Abdulla Husain
- 8- Mr. Ismail Hussain Al-Sarraf

- 9- Mrs. Manal Mohamed Mashkoor
- 10- Mr. Hamad Ebrahim Al Zeera
- 11- Mr. Husain Abdulhameed Al Shehab
- 12- Mr. Fahad Saleh Almutlaq

Name	Raed A. Fakhri	الإسم
Title	Group Chief Executive Officer	المسمى الوظيفي
Company Seal ختم الشركة		Signature التوقيع
		

Farooq Yusuf Almoayyed

Chairman

Date of Appointment

Board Member since 2008

Educational Background

B.E. Mechanical Engineering, Loughborough University, England

Nationality

Bahraini

Board & Committee memberships at BNH Group

Chairman of the Nomination, Remuneration & Corporate Governance Committee (NRCG) - Bahrain National Holding Company (BNH)

Board memberships in other companies

- Chairman of Y.K. Almoayyed & Sons B.S.C. (c), Bahrain
- Chairman of Y.K. Almoayyed & Sons Property Co W.L.L., Bahrain
- Chairman of Almoayyed Contracting Group B.S.C. (c), Bahrain
- Honorary Chairman, Almoayyed International Group, Bahrain
- Chairman of National Bank of Bahrain B.S.C., Bahrain
- Chairman of Ashrafs, Bahrain
- Chairman of Bahrain Duty Free Shop Complex, Bahrain
- Chairman of Gulf Hotels Group, Bahrain
- Chairman of Ahlia University, Bahrain
- Chairman, Board of Trustees of Ibn Khuldoon National School, Bahrain
- Chairman of Small & Medium Enterprises
- Director at Economic Development Board, Bahrain

Other key positions:

- Representative of the Chamber of Commerce & Industry: Real Estate Regulatory Authority (RERA)

Abdulhusain Khalil Dewani

Vice Chairman

Date of Appointment

Board Member since 1999

Educational Background

Certificate in Commercial Studies, University of Westminster, England

Nationality

Bahraini

Board & Committee memberships at BNH Group

- Chairman of Bahrain National Insurance Company (bni)
- Chairman of Nomination, Remuneration and Corporate Governance Committee (NRCG) - Bahrain National Insurance Company (bni)
- Vice Chairman of Nomination, Remuneration and Corporate Governance Committee of Bahrain National Holding Company (BNH)

Board memberships in other companies

- Chairman of Dawani Group Holding B.S.C., Bahrain
- Chairman of Deeko Bahrain W.L.L., Bahrain
- Chairman of Dawanco W.L.L., Bahrain
- Chairman of Dawani Properties W.L.L., Bahrain
- Chairman of Tominna Trading W.L.L., Bahrain
- Chairman of Legend Paints Company W.L.L., Bahrain
- Chairman of Bahrain Foundation Construction Company, Bahrain
- Chairman of Al Jazira Group, Bahrain
- Chairman of American Cultural & Educational Centre, Bahrain
- Chairman of Capital Laundry W.L.L.
- Chairman of Bahrain Surface Coating Company W.L.L.
- Vice Chairman of Delmon Poultry Company WLL, Bahrain
- Member of the Bahrain Business Angels Holding Company, Tenmou
- Member of Bahrain Chamber of Commerce and Industry (BCCI)

Awards & Recognitions

Awarded with His Majesty the King, Hamad bin Isa Al Khalifa's Medal for Competence in 2010.

Abdulahman Mohamed Juma

Director

Date of Appointment

Board Member since 1999

Educational Background

A Graduate in Mechanical Engineer, University of North London, England

Nationality

Bahraini

Board & Committee memberships at BNH Group

- Chairman of Bahrain National Life Assurance Company (bnl)
- Chairman of the nomination, Remuneration & Corporate Governance Committee (NRCG) - Bahrain National Life Assurance Company (bnl)
- Member of the Audit, Compliance & Risks Committee (ACRC) – Bahrain National Holding Company (BNH)

Board memberships in other companies

- President of Abdulrahman bin Mohamed Juma & Sons W.L.L., Bahrain
- Chairman & Managing Director of UNEECO BSC (c)
- Chairman of Prudent Solutions W.L.L.
- Chairman of Universal Laboratories W.L.L.
- Vice Chairman of Prudent, Saudi Arabia J/V
- Director at Bin Juma Holdings

Jehad Yusuf Ameen

Director

Date of Appointment

Board Member since 1999

Nationality

Bahraini

Board & Committee memberships at BNH Group

- Director at Bahrain National Insurance Company (bni)
- Member of the Executive & Investment Committee (EIC) - Bahrain National Holding Company (BNH)
- Member of the Nomination, Remuneration & Corporate Governance Committee (NRCG) - Bahrain National Holding Company (BNH) & Bahrain National Insurance Company (bni)

Board memberships in other companies

- Vice Chairman of Banader Hotels Company B.S.C
- Director at General Company for Trading & Food industries (TRAFICO), Bahrain
- Director at Bahrain Maritime & Mercantile International Company (BMMI), Bahrain
- Director at Bahrain Livestock, Bahrain
- Director at Bahrain Cinema Company B.S.C, Bahrain
- Director at United Insurance Company, Bahrain
- Director at Bahrain Duty Free Complex, Bahrain

Ghassan Qasim Fakhroo

Director

Date of Appointment

Board Member since 2008

Educational Background

BSc. in Electrical Engineering - University of Bahrain, Kingdom of Bahrain.

MBA, University of Bahrain, Kingdom of Bahrain

Nationality

Bahraini

Board & Committee memberships at BNH Group

- Director at Bahrain National Insurance Company (bni)
- Director and Chairman of the Executive & Investment Committee (EIC) - Bahrain National Holding Company (BNH)

Board memberships in other companies

- Chief Executive of Mohamed Fakhroo & Bros., Bahrain
- Managing Director & Partner of Fakhroo Information Technology Services, Bahrain
- Director & Partner of Qasim Mohamed Fakhroo & Sons W.L.L., Bahrain.
- Director & Partner of Fakhroo Investment Company, Bahrain.
- Director & Partner of Areej Trading Establishment, Bahrain
- Director & Partner of Fakhroo Trading Agencies, Bahrain
- Board member of Alkindi Specialized Hospital, Bahrain.
- Board member of National Institute for Industrial Training, Bahrain.
- Board member of General Poultry Company B.S.C., Bahrain.
- Board member of National Poultry Company B.S.C, Bahrain.

Sami Mohamed Sharif Zainal

Director

Date of Appointment

Board Member since 2008

Educational Background

Bachelor of Business Administration - Saint Edward University in Texas, USA.

MBA, University of Bahrain, Kingdom of Bahrain

Nationality

Bahraini

Board & Committee memberships at BNH Group

- Vice Chairman of Bahrain National Insurance Company (bni)
- Vice Chairman of the Executive & Investment Committee (EIC) - Bahrain National Holding Company (BNH)
- Member of the Audit, Compliance & Risks Committee (ACRC) – Bahrain National Insurance Company (bni).

Board memberships in other companies

- Chairman of General Poultry Company, Bahrain
- Director at Zainal Enterprises, Bahrain
- Director at Tony Luke's, Bahrain
- Director at Wadi AlSalam Group
- Director at Life Marketing S.P.C., Bahrain
- Marketing Director of Mohamed Ali Zainal Abdulla (MAZA), Bahrain

Other key positions:

- Member of Commercial Arbitration Committee, Bahrain Chamber of Commerce

Ayad Saad Algosaibi

Director

Date of Appointment

Board Member since 2008

Educational Background

BSBA in International Business, American University, Washington D.C., USA

MBA in International Finance and Marketing, American University, Washington D.C., USA

Nationality

Bahraini

Board & Committee memberships at BNH Group

- Director at Bahrain National Insurance Company (bni)
- Director at Bahrain National Life Assurance Company (bni)
- Vice Chairman of the Audit, Compliance & Risks Committee (ACRC) – Bahrain National Holding Company (BNH), Bahrain
- National Insurance Company (bni) & Bahrain National Life Assurance Company (bni)
- Member of the Executive & investment Committee (EIC)- Bahrain National Holding Company (BNH)

Board memberships in other companies

- Chairman of Khalifa A. Algosaibi Investment Co. CJSC, Dammam, Saudi Arabi

Ali Hasan Mahmood

Director

Date of Appointment

Board Member since 1999 & re-elected in 2011

Educational Background

Bachelor's in business administration and Marketing, Northwestern College, London England

Nationality

Bahraini

Board & Committee memberships at BNH Group

- Member of Audit, Compliance and Risk Committee (ACRC) - Bahrain National Holding Company (BNH)

Board memberships in other companies

- Chairman of Euro Gulf Oil Energy Services, Bahrain
- Chairman of United International Décor W.L.L., Bahrain
- Chairman of Bed Center W.L.L., Bahrain
- Chairman of United Marketing International Company W.L.L., Bahrain
- Chairman and Managing Director of Hasan & Habib s/o Mahmood Group of Companies, Bahrain
- Chairman and Managing Director of Al Jazeera Shipping Company. W.L.L., Bahrain
- Chairman and Managing Director of Al Jazeera Marine Services L.L.C, Sharjah, UAE
- Chairman and Managing Director of Al Jazeera Shipping Agencies, Bahrain
- Director at Bahrain Specialist Hospital, Bahrain
- Board Member of Bahrain Businessmen Association, Bahrain
- Board Member of Bahrain Standards and Metrology
- Directorate – Ministry of Industry, Commerce & Tourism, Bahrain

Other key positions:

- Vice Chairman of Jaffaria Waqf Directorate

Talal Fuad Kanoo

Director

Date of Appointment

Board Member since 2008

Educational Background

Bachelor of Business Administration – Management, The American University, Washington D.C., USA

Nationality

Bahraini

Board & Committee memberships at BNH Group

- Chairman of National Finance House B.S.C. (c), Bahrain
- Managing Director of E. K. Kanoo B.S.C (c), Bahrain
- Director at Supreme Council for Youth & Sports, Bahrain

Curriculum Vitae

Personal

Name:	Sameer Ebrahim Al Wazzan
Nationality:	Bahraini
Date of Birth:	01/01/1954
Marital status:	Married
Address:	Al Bareh Villa 8260, Road 6389, Block 263, Diyar Al Muharraq, Bahrain
Contacts:	Mobile. (+973) 39699911
Email address:	alwazzan.s@gmail.com

Educational Qualifications

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- Executive Management Diploma – Bahrain University (1998)
 - Management Course – Stanford University – USA (1993)
 - Management Course – Manchester Business School – UK (1986)
 - HND - Huddersfield Polytechnic. – UK (1982)
 - OND - Swansea Polytechnic. – UK (1979)

Work Experience

Jan. 2014 – To date	Group CEO – Bahrain National Holding B.S.C. - Bahrain
2010 – 2013	CEO – Al Khazna Insurance Company – Abu Dhabi, UAE
Oct. 2003 – Oct. 2009	CEO - Solidarity Holding Group - Bahrain
Oct. 2000 – Sept. 2003	GM - Bahrain Kuwait Insurance Company - Bahrain
Sept. 1999 – Sept. 2000	GM - UNITAG Group - Bahrain
Oct. 1998 – Aug. 1999	Bahrain National Holding B.S.C. - Bahrain
Oct. 1982 – Sept. 1998	GM - National Insurance Company - Bahrain
July 1972 – Sept. 1982	Instrument Engineer – The Bahrain Petroleum Co. "BAPCO"
July 1971 – July 1972	Technician - International Aradio Ltd. "IAL" Bahrain

Current Directorships

- Arabian Shield Cooperative Insurance Company, Saudi Arabia - Board Vice Chairman & Member of NRCG Committee
- National Finance House, Bahrain – Board Member & Member of Executive Committee
- United Insurance Company, Bahrain – Board Chairman and Chairman of NRCG Committee

Past Positions held

Board Member:

Doha Bank Assurance Co. (Independent) – Qatar (2011 - 2018)
Saudi National Insurance Co. (Independent) - Bahrain (2011 - 2013)
AlMadina Gulf Insurance Co. – Oman (2007 - 2009)
Solidarity Family Takaful Co. (Chairman) – Egypt (2003 - 2009)
Solidarity General Takaful Co. (Vice-Chairman) – Bahrain (2003 - 2009)
Solidarity Family Takaful. Co. (Vice-Chairman) – Bahrain (2003 - 2009)
Arab War Risk Insurance Syndicate “AWRIS” (Vice-Chairman) – Bahrain (2000 - 2008)
General Arab Insurance Federation “GAIF” (2000 - 2008)
Federation of Afro Asian Insurers & Reinsurers “FAIR”
Bahrain Management Society (Founder) – Bahrain
American Mission Hospital – Bahrain (1998 - 2010)
Bahrain Insurance Association - Bahrain (Founder – 1986) & (Chairman - 2002–2008)
Al Kindi Specialised Hospital – Bahrain (2014 – April 2022)

Committee Member:

Central Bank of Bahrain (CBB) Motor Accident Compensation Fund – Bahrain (since 2015)
Bahrain Chamber of Commerce (BCCI) Commercial Dispute Settlement Committee (since 2014)
Bahrain Chamber of Commerce (BCCI) Insurance & Banks Sector Committee – Bahrain (since 2014)
Board of Trustee - University of Bahrain – College of Business (2006 - 2010)
High Specific Council for Vocational Training – Banking Sector (2006 - 2008)
Human Resources Development Fund “Board of Trustees” (2006 - 2008)
Gulf Insurance & Reinsurance Association - Coordination Committee (Founder) (1984 - 2008)
Rotary Club of Salmaniya (Past President) – Bahrain (1986 - 2010)

MAHMOOD RADHI

MBA, CTP, APRM, Series 7



39413633 – 39443944



mahmood.radhi@gmail.com



mahmood-radhi



Bahrain

SUMMARY OF QUALIFICATIONS

A dedicated well-versed professional in Treasury & Capital Markets with more than 24 years of Banking experience span over an esteemed Pan Arab financial institution to a Global Banking Group; exposing various treasury's product and Financial Institutions with multi-customer base. Professional certifications, Strong communication skills; adaptable; practicable and cosmopolitan.

AREA OF EXPERTISE

- Association for Financial Professionals
AFP – CTP Designation
- Financial Industry Regulatory Authority
(FINRA – USA S7 – CBB IR)
- Association for Professional Risk
Manager (APRM)
- Treasury's setup
initiation/establishment
- Communication Skills
- Relationship Marketing
- Team Performance Optimization
- Banking courses lecturer

EDUCATION & PROFESSIONAL DEVELOPMENT

PROFESSIONAL QUALIFICATIONS

Jan 2020	Certified Treasury Professional (CTP) – Accomplished
Nov 2015	Investment Representative Series 7
June 2014	Associate Professional Risk Manager APRM by PRMIA

ACADEMIC QUALIFICATIONS

April 2005	Master of Business Administration - MBA University of South Wales – UK
Jan 1998	B.Sc. in Business Administration – University of Bahrain – Bahrain

OTHER COURSES/SEMINARS

March 2009	FX Solutions on Bloomberg plus FX Trading
May 2008	Monitor & Analyse Economic Data
June 2007	Bloomberg Focus Day Derivatives
April 2007	Bloomberg Focus Day GCC – MENA Equity
June 2004	BIBF Credit Programme
March 2004	Capital Market & Portfolio Management
May 2003	UCP 500 at BIBF
January 2003	Technical Market Analysis

INTERNATIONAL CONFERENCES

• ICA 45 TH Congress – Dubai	17 – 20 November 2021
• ICA 44 TH Congress – Bahrain	23 – 26 October 2019
• ICA 43 TH Congress – Cairo	25 – 28 October 2018
• ICA 42 ND Congress – Dubai	22 – 25 November 2017
• ICA 41 ST Congress – Amman	03 – 05 November 2016
• ICA 40 TH Congress – Cairo	22 – 24 October 2015
• ICA 39 TH Congress – Dubai	9 – 12 November 2014
• ICA 38 TH Congress – Bahrain	14 – 17 November 2013
• ICA 37 TH Congress – Morocco	15 – 18 November 2012
• ICA 36 TH Congress – Istanbul	1 – 3 October 2010
• ICA 35 TH Congress – Beirut	22 – 25 October 2009
• GCC Banking Conference – Bahrain	24 – 26 March 2009
• ICA 34 TH Congress – Sharm el sheikh – Egypt	13 – 16 November 2008

PROFESSIONAL EXPERIENCE



Managing Director

Beacon FinTraining

Sept 22 – Present

- Promoting Beacon's financial professional certification in the region.
- Conducting training courses to deliver professional programmes such as CTP & ACI.
- Give strategic advice and report results and findings to chairman and board members.
- Creating and reporting on business plans, monitoring its efficacy and progress.
- Remaining close to all stakeholders including the chairman and board members, staff, clients, key-decision makers and external service suppliers.
- Managing and reporting on the effective implementation of a marketing strategy to maintain market relevance and promote products and services to increase sales.
- Maintain the quality of products, services, customer support and level of service in line with service level agreements and other retention strategies.


Head of Treasury
BOK International - Bahrain
Sept 16 - June 22

- Setting-up the branch's Treasury & Capital Market Department.
- Connecting the banks with major banks locally, regionally and internationally.
- Seeking for potential regional customers and enhance the relationship with existing customers for the group.
- Managing day-to-day Treasury requirements i.e., Money Markets, FX & Fixed Income (Sukuk)
- Assisting in allocating necessary Treasury reporting for the branch in collaboration with Headquarter Office.
- Coordinating in Risk Management activities.
- ALCO Secretary & EXCOM member


**Head of Treasury
Chief Dealer**
BMB Investment Bank – Bahrain June 14 - Aug 16
BMB Investment Bank – Bahrain
July 13 - May 14

- Improving the Existing Treasury Policy and Procedures.
- Managing & executing day- to-day treasury activities.
- Working closely with the CEO to develop short/medium term strategy for BMB's Treasury and Financial Institutions.
- Overseeing bank's Cash flow & FX positions to be managed prudently by traders.
- Developing treasury functions and propose plain vanilla products that enhance yield, i.e., Sovereign bonds and Sukuks.
- Investing in CBB T Bills & Sukuk thru local custodian.
- Trading Derivatives Dual Currency Deposit (DCD) based on Net Open Position requirements to enhance short term return on liquidity.
- Developing relationship with various counterparts locally, regionally & internationally.
- Risk management committee member.


Treasury & Investment Manager
ALUBAF Bank - Bahrain
Apr 08 – Jul 13

- Managing the liquidity of the Bank in a cost-effective way.
- Managing foreign exchange risk prudently and maximize profits.
- Marketing Treasury services to new and old clients and increase deposit base to strengthen the bank's balance sheet.
- Establishing and implement strategy in the management of assets and liabilities; annual business plan budget of the bank.
- Analysing and reporting cash flow variances, manage FX portfolio and reporting, provide analytical support with regards to financial forecasting, capital structure and other special projects.
- Handling Fix Income portfolio for the bank – Plain vanilla Euro Bonds portfolio.
- Reviewing and enhancing Treasury Policy.



Acting Head, Treasury Manager

ALUBAF Bank – Bahrain

Apr 08 - Sept 12

- Founder of ALUBAF Bank Treasury.
- Establishing and handling the Treasury Department
- Building the procedures and processes to start up the core treasury functions
- Establishing of ALCO committee that reports to GM and Board of Director's
- Managed to run the treasury's functions at minimum cost in terms of system applications.
- Coordinating ALUBAF – Bahrain treasury relationships with all sister companies in Libya, Tunis, Cairo, UAE and Europe.



Manager, Treasury Product Control

Citi Bank – Bahrain

Aug 07 – Mar 08

- Ensuring accuracy of reporting requirements as per US accounting policies.
- Overlooking Treasury activities in terms of (Front/back) P&L Reconciliation, FX Positions, Liquidity/Price Risk Reports and trading/securities MTM, MAR, TRT etc.
- Reviewing Pricing, Hedge Accounting Policies and Service Level Agreements (SLAs).
- Assisting in the preparation of policies and processes pertaining to accounting programs and Risk/P&L monitoring etc.
- Developing internal clientele relationships.
- Supervising product control core responsibilities as Price Verification, MVA etc.
- Developing the Technical Skills especially in a multi task environment.
- Knowledge and experience with Treasury Products, Risk Management and Group reporting requirements.
- Developing Analytical skills through Internal/External trainings.



Assistant Manager - Dealer

Arab Investment Company, (TAIC – OBU)

Jan 03 – Jul 07

- MM & FX dealer managing USD book and back-up of other currencies "base & exotic" of an active trading desk. The total Assets amounted to US\$ 985 MM and Liability of US\$ 2.075 Bln (inter-bank deposits).
- Maintaining regular contact with the events and trends in the Global Capital Markets, Money Market and Foreign Exchange to keep track of their exposure and impact on the Corporate Finance/Banking interest of the bank.
- Conducting regular Courtesy Calls to the bank's Corporate Clients as well as Financial Institutions to maintain the relationship warm and explore new business opportunities in the region.
- Gathering and analysing economic and other data to determine impact on business operations, as appropriate.

- Dealing in Murabaha transactions with prime name Islamic Banks in the region and ensure their full documentations' compliance with sharia (Islamic Law) in coordination with the back office and Islamic Banking Department.
- Ensuring Client's satisfaction in terms of competitive market and quotes offered for MM & FX i.e., inter-bank deposits and loans; taking into account the mutual interests, profitability and sustainable relationships.



Officer – Operations - Arab Investment Company, The (TAIC–OBU)

May98– Jan 03

- Supervising 4 staff in the operations to ensure full day-to-day smooth work flow as per ACI best practices
- In charge of US\$, Euro and other exotic currencies of the bank Nostros
- Controlling Settlements Affairs internally and externally
- Coordinating client's call account with A/C Officer to ensure their satisfaction
- Participating in upgrading Operation's Procedures Manual system
- Insuring BMA Anti-Money Laundering procedures compliance
- Negotiating different documentations with applicant and beneficiaries as per UCP/700.

TEACHING & COACHING (PART TIME)

Feb 06 - May 11	Arab Open University Management & Marketing
Sept 05 - Feb 06	Bahrain Institute of Banking & Finance (BIBF) Treasury / Capital Markets Diploma Program
Jan 13 – June 14	AMA University Bahrain Business School

COMPUTER LITERACY

- Reuters Direct Dealing Kondor+
- Bloomberg
- T24
- SWIFT System
- City Dealer
- Microsoft Word
- Microsoft Excel
- Microsoft Power Point

PROFESSIONAL MEMBERSHIPS

- Association for Financial Professional AFP, granting Certified Treasury Professional (CTP)
- ACI Financial Market Association –Affiliate member ACI.
- Inter-Arab Cambist Association (I.C.A.)
- PRMIA – Professional Risk Management International Association
- Financial Industry Regulatory Authority (FINRA – USA in collaboration with CBB, BIBF & Bahrain Bourse)

NADER MAHMOOD

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~ SENIOR POSITIONS IN BANKING OPERATIONS ~

- **Over 30 years of experience** in banking, with knowledge and skill in various functions including Auditing, Credit Administration, Compliance, Money Laundering, Investment Banking, Treasury, Back office and Operational functions.
- **Good planning, communication, team building and management skills.**

EMPLOYMENT SKETCH

Since Mar 2019 with al-Baraka Banking Group, Manama, Bahrain as Group Head of Compliance & MLRO

CHIEF TASKS HANDLED:

- **Develop the annual compliance plan** reflecting Bank's unique attributes, for the Board's Governance & Compliance Committee's (CGC) approval, and periodically revising it in light of changes.
- **Provide quarterly status update** of the plan to the CGC.
- **Oversee and monitor the annual compliance plan** of the subsidiaries.
- **Guide the compliance teams** across the group productively and professionally.
- **Oversee and monitor the implementation** of the compliance program groupwide.
- **Provide guidance, advice, and training.**
- **Provide strategic direction** to the Board and Management team on compliance.
- **Preparing and presenting clear and concise compliance reports** to the Board on group basis.
- **Interact with regulators** on compliance issues.
- **Coordinate efforts** related to audits, reviews, and examinations.
- **Develop policies and programs** that encourage managers and employees to report suspected fraud and other improprieties, without fear of retaliation.
- **Coordinate internal compliance review and monitoring activities**, including periodic reviews of departments.
- **Independently investigating and acting** on matters related to compliance.
- **Defining the necessary level of knowledge** on existing and emerging regulatory compliance requirements across the organization.
- **Develop and maintain updated, policies and procedures**, taking into account the changing business products and practices of the bank.
- **Disseminate circulars, guidelines and instructions** received from the Regulator(s) to senior management and updating the CGC on recent regulatory changes through the quarterly meeting.
- **Keep Management updated** on all actual or impending regulations issued by the Regulators.
- **Attend to all ABG's matters and issues** of corporate governance.
- **Assist the Group CEO** with various matters on an ad hoc basis.
- **Liaise between the Regulator(s) and the bank** to provide clarifications on guidelines and instructions.
- **Ensure that all regular returns, and all ad hoc requests for information**, are submitted to the CBB and other regulatory agencies in a timely fashion.

Dec 2000 to March 2019 Gulf International Bank - Senior Vice President

SVP Regional Compliance Head & MLRO

A Internal

- **Reporting to Group Head of Compliance & MLRO**, and acting Group Head of Compliance & MLRO during his absence.
- **Support Group Head of Compliance & MLRO**, and coordinate with Senior Management to ensure that Compliance/AML/CFT and corporate governance matters are being handled in accordance with regulatory requirements.
- **Attend Management Committee meetings.**
- **Prepare Board's annual Compliance Program.**
- **Prepare annual MLRO and semiannual Compliance reports** for the Group Head of Compliance and MLRO for the ultimate submission to Senior Management & Board of Directors.
- **Prepare regular reports on Compliance/AML/CFT** for the Group Head of Compliance & MLRO.

- **Conduct an enterprise wide Financial Crime Risk assessment**
- **Conduct a bribery & corruption risk assessment**
- **Daily management of the Compliance team, performance of staff's yearly appraisals and evaluation of their Key Performance Indicators (KPI).**
- **Prepare the Annualized Capital & Overhead Expenditure budget, and administer and approve the expenditure in according with the approved budget.**
- **Develop, implement and monitor compliance controls to ensure regulatory compliance by business and functional units, and in so doing:**
 - **Develop, employ and update the Compliance Policies and Procedures Manual, including:**
 - **Implementing Compliance monitoring through:**
 - **Developing and regularly updating the Compliance Risk Self-Assessment (CRSA) to reflect regulatory requirements and changes to these requirements.**
 - **Providing necessary guidance to the business and functional units as required by them when they conduct their self-assessments in preparation for submitting their quarterly CRSA**
 - **Receiving the CRSA submitted by the business and functional units, and analyzing and reporting to the head of Compliance any issues rose.**
 - **Tracking and reporting on corrective action plans submitted in the CRSA**
 - **In tracking corrective actions plans of business and functional units, ensuring that they develop their policies, procedures and processes where necessary, and provide them with support to that effect.**
 - **Ensuring that appropriate revisions are made to the manual to take into account changing business products and practices of GIB, particularly in such field as capital markets, investment banking advisory service, commercial and retail banking, electronic banking, and other possible developments.**
 - **Develop other forms of compliance controls as required.**
- **Ensure that the AML/CFT processes and controls are implemented by:**
 - **Monitoring day-to-day compliance with GIB's AML/CFT policy and regulations and ensuring full adherence.**
 - **Supporting GIB's business units by providing day-to-day guidance with respect to the preparation and review of KYC documentation/checklist, and helping resolve other AML/CFT related concerns.**
 - **Ensuring that KYC documentation is in place for all existing and new relationships, and that customers' documentation continues to meet standards by the regulators and by GIB's AML Policy & procedures.**
 - **Ensuring that relationships are appropriately categorized for customer risk assessment and due diligence and that such categorization is supported.**
 - **Ensuring the PEP and high risk relationships are identified and due diligence, as well as semi-annual reviews by relationship managers, are conducted in accordance with regulatory requirements and GIB procedures and reviewed by Compliance.**
 - **Ensuring that the appropriate records retention procedures are in place and are being implemented by KYC and other client documentation, in accordance with regulatory requirements.**
 - **Ensuring that AML alerts and monitoring parameters and processes are properly updated and regularly reviewed to generate relevant AML alerts.**
 - **Reviewing, analyzing and investigating AML alerts (both on the AML alert system and on Side Safe Watch), reviewing and determining acceptability of explanations provided, and ensuring that the alerts and message releases have either been properly resolved or escalated to the group MLRO..**
 - **Monitoring, evaluating and reporting on day-to-day compliance by business and functional units of AML/CFT regulatory and legal obligations.**
 - **Ensuring that communications from the regulators, including requests for information on particular individuals, entities or organizations, are promptly handled, properly disseminated where required, and that responses are provided in a timely manner.**
 - **Ensuring that the annual audit required by the regulators is conducted in a timely manner and all issues identified are tracked for corrective action.**
 - **Monitoring changes of local news/regulations that may require revisions to GIB group AML/CFT policies.**
 - **Communicating developments in the field of AML/CFT to staff in a clear and timely manner.**
 - **Coordinating the implementation of an effective AML training program, reviewing and adapting training material (including material for the on-line training program), ensuring that courses on money laundering and compliance are conducted for all new staff, that existing staff are given regular refresher training, and conducting such presentations when necessary.**
 - **Evaluate & review suspicious activities/transactions reported to him by bank personnel.**

- Evaluate new products and services to determine the level of risk.
- Oversee administrative matters related to code of conduct and compliance with AML and terrorist financing activities.
- Supervise and facilitate the execution of the regional and global compliance program within the group.

B External

- Liaise between the regulators and GIB to provide clarifications on guidelines and instructions.
- Write to the Regulator for clarification or in response to any queries raised by them.
- Ensuring that all regular returns and filing, as well as responses to regulators' ad hoc requests for information received by Compliance, are submitted to the regulators in a timely fashion.
- Liaise with external auditors and consultant on compliance matters.
- File Suspicious Activity Reports in coordination with Head of Compliance & Group MLRO, with regulators.

Auditing

- ✎ Conducting audits of Financial Controls including review of Management Information System and various regulatory reporting such as:
 - Administration and other general services of the Bank
 - Payroll and Recruitment
 - Risk Management
 - Treasury and Treasury Operations which includes Foreign Exchange, and Money Market
 - Retails and Securities Operations
 - Compliance
 - Letter of Credit & Guarantee
 - Governance process
 - Credit Administration
 - Loan Operations / Agency
 - Money Laundering
 - Investment Banking
 - Operational Risk Management
 - Business Continuity Plan
 - Review of Derivatives and Exotic Treasury Product for provisioning
- ✎ Managing branch's audits in the other jurisdictions like London, New York, and Saudi Arabia ensuring compliance with the regulatory requirements at those jurisdictions such as FSA at UK, OFAC & OCC at USA and SAMA & CMA at Saudi Arabia.
- ✎ Preparing audit comments, attending meeting with senior management to discuss the points and designing the final Audit Report for the Audit Committee and the CEO.
- ✎ Holding special investigation to inspect, revision of the working papers of the group, and evaluating the adequacy of the evidence that is supporting audit comments.

Client Servicing

- ✎ Facilitating customer service, resolving issues by interacting with all distribution channels & service centers.
- ✎ Ensuring a high-quality customer experience, elevating customer satisfaction, while adhering to the work processes and thus managing cost-effective operations.
- ✎ Setting quality standards for operational areas & ensuring adherence to quality standards.

Team Management

- ✎ Developing, managing & monitoring the performance of work force for their career development.
- ✎ Conceptualizing need-based training programs to enhance their efficiency & productivity.
- ✎ Motivating and empowering staff, providing ongoing feedback to team members.
- ✎ Part of project management team in selecting, monitoring and implementing projects within Compliance.

ATTAINMENTS

- ✎ Handpicked for the Loan Agency unit for 3 months assisting the Head of Loan Agency Department.
- ✎ Was partly involved in preparation of the Audit Manual.
- ✎ Was involved in setting up & building of a system for Compliance and Anti Money Laundering.

PAST EMPLOYMENTS

Nov 1994- Dec 2000	Bank of Bahrain & Kuwait (BBK), Manama, Bahrain	Manager
Jun 1988- Nov 1994	Bapco, Awali, Bahrain	Senior Auditor

ACADEMIA

1988 B.Com. - University of Bahrain

CERTIFICATIONS

Certified Accountant Technician (CAT) - UK

Certified Anti Money Laundering Specialist (ACAMS) - US

Certified Financial Service Auditor (CFSA) - CIA US

Member of International Compliance Association - MICA (the University of Manchester)

PERSONAL DETAILS

Languages Known	:	Arabic and English
Nationality	:	Bahrain
Location Preference	:	Bahrain
Marital Status	:	Married
References	:	Furnished upon request
Date of Birth	:	21 Feb 1965
Address	:	P.O. Box 3137, Manama, Bahrain

Meshaal Nasser Hamad Al-Thawadi

Highly astute, energetic and team Spirited Senior Financial Professional with over 27 years of exemplary record of achievement and demonstrated success in driving revenue growth while providing visionary leadership in highly competitive Banking, Investment, Business Development domain.

✉ meshaal@live.co.uk

☎ 00973 38302030

Profile Highlights

- Expertise in devising operating systems & procedures and contributing towards improved financial performance, heightened productivity, and enhanced internal controls.
- Acknowledged for well-defined understanding of finance intricacies and ability to identify and align organizations' emerging needs with quality solutions.
- Accurate, precise, and highly ethical in all work-related assignments - able to immediately contribute to corporate financial goals and objectives.
- Skilled in optimizing teams' dynamics, uniting diverse agendas to a common goal, and harnessing strategic and operational drivers to deliver results
- Approved as an instructor from Highfield Institute in UK.
- Good with strategies and business numbers (Financial Management) with ability to liaise and relate to people across all hierarchical levels

Recent Professional Experience

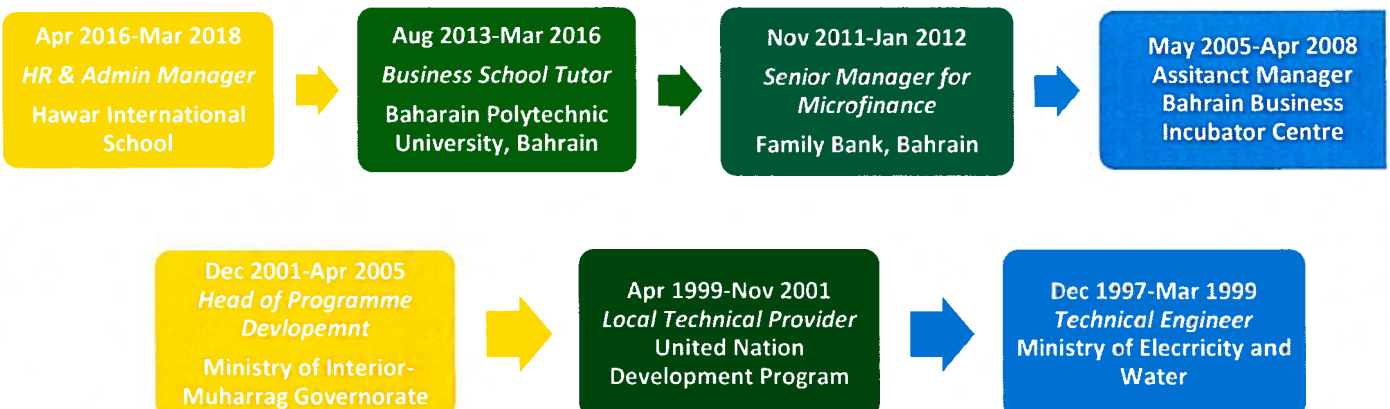
Executive Manager , Go Contracting:

- Controlling and monitoring staff in site
- Reading and quoting for the projects with quantity surveying.
- Searching for business and try the best in marketing, include closing the deal with customers.
- Ensuring productivity is moving as per schedule.
- Solve any issue that face staff on site and train them on different fields.
- Assist the company to build up a range of relations with future expected customers

Tutor, Saudi Training Institute:

- Manage the training programme with the institute.
- Help deliver the programme with excellence and good information for trainers.
- Understand the subject from different aspects and be able to manage and control conversation in Arabic and English.
- Specialist in Management/ Leadership/ Microfinance/ Trouble shooter/ Searcher

Previous Experience



Key Impact Areas



Soft Skills



Education and Certificates

Post Graduate Certificate(Social Science Research Methods), Cardiff University, UK (2011)

MSc (Human Resources Management), Bournemouth University, UK (2009)

MBA (Business Administration), Arab Academic of Science and Technology, Egypt (2008)

B.Sc., (Business Marketing), Arab Academic of Science and Technology, Egypt (2006)

Technical Diploma in Mechanical Engineering, University of Bahrain, Bahrain (1997)

Diploma in Science, Ahmad Al Omran Secondary School, Bahrain (1993)

Personal Dossier

🕒 **Date of Birth:** 3rd February 1974

🗣️ **Languages Known:** English and Arabic

🇧🇦 **Nationality:** Bahraini

SUSHIL K. JAIN
PO BOX 75265 BAHRAIN • EMAIL: SK_AJ @YAHOO.COM
PHONE: (+973) 39933059 • +973 17290858

A CA and CMA qualified professional with extensive experience in Financial and Investment Management -best practices to maximize returns by working with the Board of Directors / CEOs, Banks, Attorneys, Auditors, Central Bank Authorities, Customers, and Divisional Heads. Having an established track record of success in significantly growing Enterprise Value. Strong in Strategic and Budget Planning, Investment Management, Business Valuations, mergers, acquisitions/ disposals, Risk Management, process re-engineering, Forecasts, Board- CEO reporting, managing complex Projects, IT Systems evaluation-implementation, IPO planning- execution, listing on worldwide markets. Key Areas of Expertise are:

- | | |
|---|--|
| • Financial and Strategic Planning | • Business expansion, start-up mgmt. |
| • Crisis Management and Risk Management | • Managing Complex business issues |
| • Accounting and Financial operations | • Budget Development and Management |
| • Mergers and Acquisitions | • Staff Development, management and Training |
| • Investment Management | • Private equity, real estate, and AM |
-

Personal Attributes:

- Leadership qualities, always led by setting examples of personal attainments, built strong teams in multi-cultural environments.
 - Interaction with senior management like CEO, Board of Directors, Chairman, Department Heads, and Managers.
 - Hard work, integrity, faithfulness, punctuality, reliability & ownership of assigned responsibilities with a perfectionist attitude. Team builder in multi-cultural environment.
 - Pro-Active approach rather than reactive.
-

PROFESSIONAL EXPERIENCE:

ARAB INSURANCE GROUP (ARIG) BAHRAIN
Manager - Corporate Finance

March, 1997-Apr. 1999

Strategically prepared the group for its landmark IPO by creating a group holding company through structuring a wholly-owned reinsurance subsidiary capitalized at USD 300 Million paid up with making over of Corporate Finance department as the holding company of the group before IPO. Worldwide acquisitions/ expansion of the group. Key accomplishments were:

- **Worldwide IPO worth US\$ 296 MM, oversubscribed 6 times, first GDR issue from an Arab Corporate – cross-listed on LSE, Paris, Bahrain, Muscat, Kuwait, and Dubai**
- Strategic restructuring of the group whereby a fully owned reinsurance subsidiary capitalized at USD 300 Million was carved out by division of the group's investments and reinsurance business

- Liaison with bankers, rating agencies, actuaries, consultants, correspondents, custodians, shareholders affairs, etc
- Acquisitions in Jordan, Morocco, Egypt, Tunisia, Merger of health and financial services business
- Responsibility for entire holding company finance functions like quarterly consolidation, board reports, interaction with an entire group spread worldwide like Hong Kong, London
- Responsibility for a very active back office for entire group investments consisting of Fixed Income, Equities, and Alternative Investments portfolios worth USD 1.6 Billion.
- Systems implementation for Portfolio Management "ICON"
- Several quality initiatives for the group like corporate cost allocation model, chart of accounts, ALM policies

ARAB FINANCIAL SERVICES (AFS) BAHRAIN
 (An Investment Bank subsidiary of Arab Banking Corporation, Bahrain)

May 1999 to May 2004

HEAD OF FINANCE AND INVESTMENTS

Key accomplishments were as follows:

- Management of Proprietary investment portfolio worth US\$ 250 Million involving diversified asset classes spread internationally.
 - Identification and selection of fund managers and other counterparties, Performance evaluation, regular monitoring, deployment, and analysis of investment opportunities. Liquidity Management, FX Hedging, Asset Liability matching, analysis of investee enterprises.
 - Successful negotiation of the bank's diversification into Mutual Fund Distribution Business with Singer and Friedlander UK, finalized business plan and completed all formalities including JV agreements and due diligence
 - Direct Profit and Loss responsibility for the investment department
 - Member of The Management Committee, Credit Risk Committee, and Secretary to audit committee of the Board and officially designated Compliance Officer for Central Bank purposes
 - Development of human resources with on-the-job training & guidance to enhance their skills
 - Conducted seminars for training graduates & summer trainees
 - Turned around a loss-making business with innovative strategies adhering to stringent risk parameters
 - Achieved cost savings of US\$ 4.5 MM through innovative ideas, recognized and rewarded the best employee awards
 - Best practices implemented to restructure entire finance department functions by process re-engineering which led to the most efficient practices recognized by Management and CBB.
-

INTERNATIONAL INVESTMENT BANK BAHRAIN June 2004 to Mar, 2007

Principal –Corporate Finance and thereafter Principal- Head of Risk Management

Joined this Islamic investment bank from its inception and key accomplishments were as follows:

- Successfully structured 1st and 2nd deals for the bank adding substantial \$ Millions to the bottom line and then many investment deals in regional and international private equity, asset management, advisory, and real estate sectors like the Acquisition of an Independent power producer in China, Taiwan, and Korea, Acquisition of stake in first Islamic investment bank in Europe, Development of commercial properties in UAE, Stake in income-producing properties in France, Germany and stake in a paper mill in UAE, steel Mill in Bahrain, contributing over US\$ 25 mm net income to the bottom line.
- Incorporated Special Purpose Vehicles and management of their assets/ liabilities, funding, and winding up after successful deal exits.
- CFO functions, Investment and Treasury Management functions, legal, audit, formulation of policies and procedures and investor distributions, reporting, and post-acquisition management

***TAIB Bank, Bahrain
Director Chief Financial Officer***

Mar, 07 to Aug 08

Prepared the group for strategic stake sell to Dubai Government, completing sale side Due Diligence (“DD”) and assisted buyers to complete buy-side DD. Key accomplishments were:

- Created a separate “real estate investment company” regulated by CBB, category 1, by transferring all international real estate investments in the new company, which itself was separately capitalized and became a takeover target, ultimately raising USD 120 Million in additional paid-up capital, apart from Main Bank’s stake sell.
 - Single-handedly interacted with CBB and the Ministry of Industry and Commerce to get a Category 1 Real Estate Company license for the first time in Bahrain and advised CBB on promulgating rules and limits on exposures for such entities.
 - Setting up the corporate and organizational structure, capital raising, staff recruitments, systems implementation, planning, and MIS reporting, from scratch for the new entity.
 - Primary point of contact with rating agencies, CBB, Auditors, bankers, investors, investor servicing, corporate finance initiatives
 - Most problematic inherited deal in Macau resolved with unique refinancing initiative by arranging US\$ 230 MM of refinancing from Credit Suisse Hong Kong
-

INOVEST BSC, Bahrain**Sept, 08 to April 2012**

Category 1 Investment firm and a Public Company regulated by CBB and cross-listed on Bahrain and Kuwait Stock Exchanges

Executive Director – Investments and Chief Financial Officer

Established CFO functions after strategic restructuring of private real estate company to a “public Islamic Investment category- 1 company”. Member of ALM, Investment management, and Management committees. Key accomplishments included:

- Policies, procedures framework implementation, integration of systems
- Establishment of Annual Budgets, Strategy, Board, and MIS Reporting
- Central Bank of Bahrain (“CBB”) monthly and quarterly prudential reporting
- Liaison with Banks, FI, Auditors, Compliance, CBB
- Monthly and ad hoc reporting
- SPV establishment, their financial controls, audits, investor distributions, and reporting
- Managed overall control function for the holding company, its subsidiaries, and associated companies
- Structured the world’s first Islamic REIT
- Sourced, reviewed and structured Private Equity deals for water technology and Oil Field Services Sector, all negotiations, Due Diligence, offering memorandum, CBB approvals after presentations, investor presentation, a consortium of investors, reporting to them, and servicing them

Contributed USD 11.5 Million in fees from these deals to the bottom line of the company

Greenarchers LLC: A private group of companies in Bahrain April 2012 to Feb. 2016***Advisor Member - Board of Directors and Chief Financial Officer***

Strategic advice on business, Due diligence of targets for possible acquisition of private equity stake, JV, responsible for the integrity of financial controls in multi-location operations, trained staff and upgraded financial controls, initiated planning and budgets as well as the measurement of performance, CFO functions, expansion of business, legal and statutory advice. Achieved record turnover and profitability in all divisions

Bin Faqeeh Real Estate Group, Bahrain**Mar. 2016 to Mar. 20*****Director - Finance and Risk & Then Adviser- Director Finance and Administration Real Search WLL***

Financial, investment, and strategic direction on corporate finance and risk, banking relationship management, business process re-engineering, Corporate Restructuring, private

equity in Real Estate Development, Real Estate development, sales strategy, internal policies and procedures, capital markets, investments, MIS, planning- budgeting re – structuring...

Managing Director Greenfield Consultants

April 20 to date

Private Equity, Venture Capital, and Business restructuring assignments on an exclusive basis along with management of personal investments.

EDUCATION AND PROFESSIONAL AFFILIATIONS

- **Chartered Accountant (CA):** Member of the Institute of Chartered Accountants of India- 1983
 - **Cost and Management Accountant (CMA):** Member of the Institute of Cost And Management Accountants of India- 1984
 - **Bachelor of Commerce** with Distinction: University of Rajasthan Jaipur India- 1979
-

IT Skills

- Implementation of IPS, ERP Orion, Sun G/L, and Mainframe systems
 - Implemented interfaces between finance and legacy systems for automation
 - Extensive user of all latest MS Office programs like Excel, Word, PowerPoint, Smart draw
-

Personal Details

- 3.8 decades of uninterrupted GCC experience, with international network
- Married- wife is the only dependent
- Holder of Abu Dhabi and Bahrain driving licenses

Ahmed Abdulla Ayyad – ICA, CAMS

ahmed.a.ayyad@gmail.com

Mobile: (+973) 39740003 - Bahrain



Professional Summary:

18 years of compliance, financial crime, anti-money laundering, counter terrorist financing, sanctions, fraud investigation and customer due diligence experience. CBB approved person. Developed and implemented robust financial crime compliance, FATCA / CRS framework, performed AML Risk assessments, independent compliance, and corporate governance reviews for both local and international banks covering GCC, Europe Asia and the Caribbean.

Skills / Strength

- Regulatory Compliance.
- Financial Crime - AML/CFT and Fraud Investigation.
- SWIFT and Transaction Monitoring.
- FATCA / CRS classification and reporting.
- KYC / CDD Review and Quality assurance.
- Sound knowledge of regulations and best practices.
- Sound knowledge of financial products.
- Relationship Management.

Professional History

KEYPOINT - Financial Regulatory Compliance – Executive Manager Feb 2021 – Present

Achievements:

Accomplished multiple compliance, Corporate Governance, AML, fraud management framework reviews and KYC remediation projects for both local and international banks. Created new set of products and marketed existing products. Introduced new business and was extremely successful in cross selling.

Responsibilities:

- Executed Compliance function reviews, benchmarking of the compliance function against CBB regulations and leading international best practices, reporting structures and processes, handling non-compliance and issues of concern, gap assessments etc.
- Compliance framework enhancement projects i.e., developing and deploying frameworks, documenting policies and procedures.
- Performed AML reviews and risk assessments for financial institutions by assessing their onboarding and KYC review process, transaction monitoring systems, STR reporting, policies and procedures, AML/CTF training & awareness, record keeping, PEP/Sanction screening, risk methodology etc.
- FATCA and CRS classification and reporting for both local and international financial entities.
- Delivered Corporate Governance awareness session to Board members of FIs and listed entities.
- Trained and supervised a diverse team under the financial regulatory compliance.

Achievements:

Supported the enhancement and implementation of the bank's financial crime framework. Drafted, reviewed, and rolled out AML/CFT Guidance, checklists, and other FC materials. Improved the overall KYC / CDD onboarding and review process.

Responsibilities:

- Provide FCC support and guidance to the business, business support and operations.
- Point of contact for all major currency clearers and correspondent banks.
- STR and other ad-hoc reporting to the regulator.
- KPI and reports for compliance oversight committees.
- Audit missions and inspection, ensuring corrective actions taken and closure of recommendation.
- Perform UAT prior to roll-out of FC Systems (transactions monitoring / screening) provide input requirements and validation.
- Train and support FC, middle office and transaction monitoring unit team members.
- Assist the FC team with Complex KYCs (Funds/SPVs/Trusts), transactions, name screening alerts and SWIFT detections.
- Managed the Cayman subsidiaries and SPVs CDD and FATCA reporting obligations as per the requirements of the Cayman Islands Monetary Authority (CIMA) and Department for International Tax Cooperation (DITC).

BNP PARIBAS - Manager – MEA Due Diligence – Quality and Strategy Jan 2012 – Jan 2016

Responsible for the competence and consistent client service during the on-boarding and re-certification process. My role involved participation in the projects for implementations of new national & international regulations, migrations and adaptations to new banking systems and centralisation of regional activities in Bahrain Hub.

Achievements:

- Successfully managed the Centralization of all MEA On-boarding & Due Diligence activities in Bahrain.
- Developed & implemented standard work process that promoted efficiency and reduction in TAT.
- Supported the Deployment team in the implementation of E-KYC tool for the MEA region.

Responsibilities:

- Monitor and supervise the Due Diligence department activities.
- Ensure the use of bank procedures and adherence to local and international regulations.
- Sample check KYCs for quality assurance.
- Produce CDD / KYC related KPIs.
- Guide Relationship Managers on client on-boarding & re-certification.
- Creating and maintaining an updated skills matrix for the team.
- Promote motivational elements in the team & assure a team work spirit.
- FATCA classification & reporting for Corporate Investment Banking clients.

BNP PARIBAS - Supervisor – Wealth management middle Office

Dec 2009 – Dec 2011

The role involved participation in front to back-office operations activities aimed at redesigning the key processes and identification of risks and controls.

- Validation and control of loans, deposits, cash and securities transfer.
- Manage Corporate actions on Local, US and European securities
- Train and support team members under my supervision.

BNP PARIBAS - Officer – Regional Equity Back Office

Feb 2006 – Dec 2009

During my work I managed to automate many activities that were manual and contributed in reducing the TAT.

- Analyze and process all Corporate Actions.
- Equity and Mutual fund orders placement, processing and validation.
- Establish relationship with Brokers and Custodians for security transfers and settlement.
- Monitoring Nostro cash and stock reconciliation.
- Incident logging and validation.

Shamil Bank & Solidarity Bahrain - Financial Advisor

June 2005 – Feb 2006

Islamic Investment and Insurance

- Promoting and Marketing Sharia compliant Investment and Insurance products.
- Develop client base through network and seminar marketing.
- Ensured Client retention by providing strategic investment and Insurance solutions.
- Working with the product development team, providing them with market feedbacks and updates for product enhancement.
- Reporting monthly closed deals and revenues generated to the Sales manager.

Citibank Bahrain - Sales Executive – Investment and Insurance
(Through Al-Moosa Marketing – Citibank Outsourcing Entity)

Sep 2004 – May 2005

- Managing HNI's and retail client's portfolios.
- Coordinate with sales and marketing people for promotional activities.
- Reporting to the Sales Manager.
- Assess the market of select core service segments.
- Evaluate competition in these segments.

Professional Certification:

Bachelor's Degree in Business – B.Com
Indira Ghandi National Open University.

ICA - International Diploma in Compliance -BIBF
International Compliance Training Ltd 2014, Wilmington Group PLC.

ACAMS – Association of Certified Anti-Money Laundering Specialists
Certified Anti-Money Laundering Specialists.

GAFM – Global Academy of Finance and Management
Certified Anti-Money Laundering Officer (Merit).

Capital Markets and Portfolio Management - BIBF
Introductory course for various capital market products and portfolio management.

SERIES 7 Certification - BIBF
General Security's registered representative license.

(UCP 600) - BIBF
Uniform Customs and Practices for Documentary Credit.

Financial Adviser Program Level I - BIBF
In accordance to the requirements set by CBB Bahrain Rulebook.

PRINCE2 Foundation– APMG International.

Know Your Customer (KYC) - BIBF

CURRICULUM VITAE

Name	: Mohsen Ali Abdulla Husain
Residence Address	: Villa 1, Entrance 1573, Road 2531, Sar 525, Kingdom of Bahrain
Telephone Contact	: Mobile 39611121
Email	: Mohsen_husain@yahoo.com

CAREER PROFILE

A professional holding various professional qualifications (CPA, CIA, CISA) with 30 years of experience in the MENA region mainly in internal auditing / executive-board level exposure. Has extensive experience in executive positions with solid understanding of Internal Audit Standards (IPPF Framework), COSO, IT Audit Standards, and Corporate Governance Policies and Practices. Has thorough exposure to multiple industries including banking and investments, insurance, real estate, entertainment, FMCG, various industrial, and educational. With a vast track record of numerous audit reviews, assessments and participations in key strategic projects and assignments.

As the Chief Audit Executive of one of the largest holding companies in the MENA region, has been responsible for establishing the Internal Audit strategic direction for the Group and was instrumental in the accomplishment of strategic objectives and in helping to ensure that established financial, operational and compliance practices, and the related controls, are designed and operating effectively.

The role also involved having direct reporting line from the Internal Audit Functions of the group's underlying entities were direction, supervision, mentoring and coaching was provided on an on-going basis.

WORK EXPERIENCE PROFILE

2006 to March 31, 2022 Kuwait Projects Company (Holding) KIPCO

Group Chief Audit Executive

Reporting to the Board Audit Committee and advising key Group Boards / Board Audit Committees of Key Group Companies.

My key responsibilities and contributions were as follows:

- Discussing and reviewing the annual Audit Universe and plans with the Chief Internal Auditors of KIPCO's Group Companies and recommending modifications during the year, if circumstances necessitate.
- Identifying risk factors prevalent in the auditable entities and preparing risk identification sheets including control factors.
- Contributing to the establishment of audit standards and practices by recommending improvements to the Internal Audit Manual.
- Establishing, monitoring, and supervising the internal audit functions throughout the group including developing strategic audit plans, managing audit resources, establishing quality assurance programs, and performing quality assurance reviews.
- Ensuring compliance with the International Standards for the Professional Practice of Internal Auditing, code of ethics, and applicable laws and regulations.
- Managing the internal audit function at parent company level and overseeing subsidiary and associate companies.
- Leading Group's internal audit and investigative assignments, providing risk-based audit coverage which resulted in operational and financial improvement and significant savings.
- Promoted the implementation of Internal Audit automation, selection of analytical tools across the group's Internal Audit functions.
- Coordinating and reviewing outsourced audit arrangements.
- Advising Boards and Board Audit Committees and attending regular Board / Board Audit Committee meetings at various group entities.
- Providing advice, regular mentoring, and consultation to the group Chief Internal Auditors.
- Holding an annual internal audit conferences for the group Chief Internal Auditors to promote effective alignment and communication across the group.
- Performing and supervising high level investigations.
- Setting performance goals in the beginning for the team and ensuring that the goals are achieved during the course of the year.

2001 – 2006 United Gulf Bank (UGB)

Head of Internal Audit

- Managed the internal audit team at the bank and had oversight of internal audit work performed at the Bank's subsidiaries.
- Developed audit programs and audit plans focusing on the review of high-risk business areas which were identified during risk assessment exercises.
- Examined the Bank's IT security controls and involvement in bank-wide core banking and networking systems implementation.
- Conducted audits independently and ensure all financial policies and procedures, lending authorities, investment criteria and expenditures are strictly followed, and exceptions properly approved.
- Reported and presented critical observations and high-risk business areas to the Board Audit Committee.
- Led the evaluation of existing controls, procedures, work practices.

- Evaluated approved audit plans and complete the work program within time and budget.
- Identified control weaknesses, risk areas, inefficient work practices and recommend improvements and escalated control failures appropriately.

2000 – 2001 Ahli United Bank (AUB)
Lead Auditor

- Implemented a well-structured audit planning and execution methodology which included conducting a thorough background surveys, terms of reference, compiling risk control matrices, developing Internal Control Questionnaires, structuring audit programs, and delivering audit focused and effective findings. This was followed up by having proper discussion with respective department heads and proper exit interviews.
- Established effective reporting mechanism of audit reports to management, board audit committee and the board.
- Established and utilized effective audit planning tools and software applications to ensure efficient conduct of audit assignments.
- Conducted various audit reviews / assignments in addition to supervising and reviewing work done by subordinates and providing them with effective training, coaching, mentoring and career development.
- Conducting investigations based on the requests of Management, regulatory bodies and whenever deemed necessary.
- Involved in reviewing number of agreements entered by the Bank with other parties and expressing views on existence of proper controls.
- Reviewing new and existing policies and procedures to ensure that adequate internal controls are in place.
- Monitoring the performance of departments against budgets and analyze variances.
- Supervising the daily monitoring of customers' balances and reporting suspicious transactions to the regulators in line with AML requirements.
- Involved in the testing Logical and Physical securities related to the Banks application systems.
- Reviewed compliance with regulatory requirements and Bank policies & Procedures.
- Built excellent relationship with management and auditees through an effective communication of audit results.
- Conducted proper and timely follow up on issued audit findings and recommendations.

1997 – 2000 National Bank of Bahrain (NBB)
Audit Supervisor

Responsibilities and contributions included:

- Planning, setting Audit objectives and designing procedures to fit each department in the Bank.
- Designed specific objectives and Procedures to guide employees in carrying out their tasks and reach the objectives using efficient and effective methods.
- Designed and developed proper audit working papers and organization method of audit files.
- Involved in reporting Departments' performance to the Executive Committee.
- Supervised auditing all the Bank's departments namely, Financial Control, Letters of Credit, Letters of Guarantee, Personnel Time Deposits, Loans Platform Services and Clearing, Cash Cards Center, Money Transfer, Property Management, Collection and General Services mainly SEIFT area.
- In -charge of Abu Dhabi branch audit. I have been heavily involved in new system selection and testing computer programs for year 2000 compliance.
- Reviewed departments operations for compliance with the Bank's Policies and Procedures and regulatory rules and guidelines.
- Evaluated the activities of the departments and recommend methods of enhancing operations and controls.
- Developed effective audit reporting methodology in line with leading Internal Audit Standards.

1996 – 1997 Arab Insurance Group (ARIG)
Accounts Officer

Responsibilities Included:

Responsibilities and contributions included:

- Preparing Monthly Investment reports for management decision making.
- Preparing Quarterly Performance reports to evaluate the Investment Portfolios.
- Accounting for Investment and General Payments.
- Preparing Monthly Cash Flow Statement.
- Settlement of Investment deals.
- Reconciliation of all corresponding bank accounts.
- Account opening in the Sun Ledger System.
- Also familiar with the International Portfolio System (IPS) and the Sun Account System.

**1992 – 1996 KPMG
Auditor**

I was engaged in many different types of audits, including banking, insurance. Trading and governmental institutions. I was applying analytical review procedures and other audit tests to reach specific audit objectives and conclude on the fairness of financial statements. I have also been involved in the planning of audits, the design of tests on internal controls, preparing audit programs and preparing financial statements on behalf of clients. Our scope was not only to audit financial statements. We also helped clients finding efficient and effective methods to improve their activities and operations. I have gained valuable audit and accounting experience during my time with KPMG. I have proved myself to be hard working, reliable and conscientious.

June 1991 September 1991, Bahrain Petroleum Company “Bapco”

As a trainee in the Finance and Legal Department.

June 1990 September 1990 Bahrain Petroleum Company “Bapco”

As a trainee in the purchasing Department.

Personal Achievements

September 1990: Enrolled on the Dean’s Honor List for outstanding Academic Performance at University of Bahrain – College of Business Administration.

EDUCATION and Qualifications

- 2001 Certified Information system Auditor (CISA) active member in the ISACA
- 2001 Certified Internal Auditor (CIA)
- 1999 Certified Public Accountant (CPA) active member in the AICPA
- 1992 BSC in Accounting – University of Bahrain

Led and attended numerous audit seminars and conferences inside and outside Bahrain.

Board Membership

- 2007 – 2011 GIG Bahrain – Board Member
- 2007 – 2011 GIG Bahrain – Vice Chairman of the Board Audit Committee

Personal & Interests

A Bahraini national, born in 1969, married with three children. Fluent in English & Arabic (native); interested in general personal development, reading and Arabian Horses breeding.

REFERENCES

Available upon request.



Ismail Al Sarraf

EMBA, MIET

+97339005400

ialsarraf@gmail.com

linkedin.com/in/ismail-alsarraf/

OBJECTIVE

Exceptionally organized, dedicated, and enthusiastic individual with proven leadership and strategic planning skills, seeking an executive managerial position. Offering 20 years of extraordinary leadership, planning and management, with an Executive Master's degree in Business Administration. Additionally, I bring forward my unique edge of exceptional skills and knowledge from past experiences to propel an organisation's growth and expansion.

CORE COMPETENCIES

Strategic Planning Organizational Communication Creative Thinking Team Leadership Adaptability
Project Management Commitment to Excellence Problem Solving Career-focused Responsibility

PROFESSIONAL EXPERIENCE

BAHRAIN MANAGEMENT SOCIETY

Board Member / General Secretary, July 2022-Present – www.bms-bh.org

Being a Board Member of one of the most prominent societies in the country and region allows me to significantly contribute to the advancement of management and leadership practices. My role as General Secretary encompasses the oversight of board of directors' functions and streamlining all procedures and processes, and directly reporting developments to the President and working closely with them.

ARABIAN ORYX CONSTRUCTIONS & TRADING CO.

Chairman / Founder, September 23rd 2008–September 23rd 2020 – www.arabianoryxgroup.com

During my tenure as Chairman / Founder of Arabian Oryx, which was the company I established for 12 years, I managed and led multiple projects in the following sectors: General Real Estate, Construction & Trading, Consultancies and International Brokerage of Oil, Gas and Petrochemical Products. Many of these projects have significantly helped in developing these sectors in the Kingdom of Bahrain.

Additionally, I have also established my company in the Republic of Philippines as a joint venture with renowned businesspeople in the Republic, aimed at further enhancing business ties and opportunities between both countries.

ALUMINIUM BAHRAIN (ALBA)

Senior pot lining planner (Process Control and Development), September 30th 2013–March 21st 2016

- Controlled, planned, and developed robust pot-lining processes in the organization
- Identified areas of improvement in work management against standards and drove implementation of improvements, thus bolstering sustainable work practices
- Responsible for annual budgets (US\$100M), cost analysis and managing supervisors alongside their own respectable teams
- Implemented management routines, risk assessments and multiple work-related systems such as JIT and TQM.

ALUMINIUM BAHRAIN (ALBA)

Logistics Supervisor, May 14th 2011–September 29th 2013

- Managed Logistics strategies, operations and plans which contributed to building and maintaining a safe and effective work environment within Logistics.
- Controlled departmental budgets and implemented quarterly improvement strategies to bolster efficiency and performances across the department.

ALUMINIUM BAHRAIN (ALBA)

Team member for plant-wide enforcement of 'Lean techniques & methodology', January 19th 2011–May 14th 2011

- Established strategic visions and relevant SMART goals to pave a clear direction for my department and the organization. This stemmed from the fundamentals of lean techniques and methodologies
- Utilized lean manufacturing techniques and Kaizen fundamentals to develop strategic directions for the manufacturing department on a 1–3-year planning outlook

ALUMINIUM BAHRAIN (ALBA)

Acting Head of Maintenance Planning & Services Cast house, February 23rd 2010–January 19th 2011

- Considering the seniority of my position, I was the main decision maker and budget controller (over US\$10M)
- Ensured that policies, procedures, and work ethics were applicable to the ISO 9000 standards
- Prepared and signed off various reports for senior management such as KPI's

ALUMINIUM BAHRAIN (ALBA)

Cast House 1 Closure Project, December 8th 2009–February 22nd 2010

- Implemented rigorous systems to segregate materials and prepare them for disposal, saving the company around US\$1M

ALUMINIUM BAHRAIN (ALBA)

Planner – Cast House maintenance, January 2003–December 2009

- Signed off and submitted monthly repetitive breakdowns reports (included actions, follow-ups, and workable action steps) to top senior management
- Created PR's (Purchase Requisitions) and scheduled PM (Preventive Maintenance) systems for the department
- Led the initiative of correcting the BOM (Bill of Material) system and refining its processes within the department
- Designed and created Shutdown Overhaul Plans by utilizing MS Project.

ALUMINIUM BAHRAIN (ALBA)

Acting Maintenance Planner, August 1999–December 2002

- Responsible for reviewing the materials and analysing their efficacy when used in the respective equipments or processes in maintenance
- Nominated for implementing RCM (Reliability Centered Maintenance) techniques in Cast House #2

ALUMINIUM BAHRAIN (ALBA)

Apprentice, 1996–1999

- Apprenticeship in Electrical Maintenance Department was successfully completed in a two-year training program.

EDUCATION

UNIVERSITY OF HULL, United Kingdom

Executive Master of Business Administration (EMBA), January 2011

UNIVERSITY OF BAHRAIN

Associated Diploma in Electrical Engineering, 1995

AL JABRIYA TECHNICAL SCHOOL

Tawjeehiya – Electronics and Telecommunications, 1990

PROFESSIONAL QUALIFICATIONS

MIET (Member of the Institution of Engineering and Technology) (Membership No.: 1100972536)
IET (Institution of Engineering and Technology), United Kingdom

Board Member / General Secretary
Bahrain Management Society (BMS)

Member
Bahrain Society of Engineers (BSE)

Corporate Broker (License No.: B201809/0445)
Real Estate Regulatory Authority, Kingdom of Bahrain

Practitioner Certificate in Real Estate
BIBF / RERA

Six Sigma Green Belt
Aluminium Bahrain (ALBA)

Electronic servicing part 1 and part 2
City & Guilds, London, United Kingdom

TECHNICAL SKILLS

Windows

MS Tools

Research

Analysis of Big Data

Budgeting

Quality Assurance & Control

Documentation

Inventory Management

Numeracy

Reading Architectural Drawings

TRAININGS / SEMINARS ATTENDED

- 2nd IEEE MENA Communications Conference, 19th-21st November 2019
- MDC / Tamkeen

Drafting real estate contracts 12 th -16 th May 2018	Real estate regulation law 6 th -10 th May 2018	Real estate sales - methods and techniques 29 th April-3 rd May 2018	Economic feasibility study for real estate projects 22 nd -26 th April 2018
Excellence in customer service in real estate organizations 15 th -19 th April 2018	Portfolios and real estate funds 8 th -12 th April 2018	Real Estate Owners Association 1 st -5 th April 2018	Accounting in real estate organizations 25 th -29 th March 2018

- Lean Management (Team Member), March 2011-June 2011
- Lifting Tackles (ALBA Training Centre), 1997
- English Language (British Council), 1989

ADDITIONAL INFORMATION

- Languages: Arabic, English and Hindi
- Personal Interests: Reading, Traveling, Socialising, and Investing
- Passport No.: 3093553, CPR No.: 720804523

REFERENCES

- MP Ahmed AlSaloom / +97339444447, Yousif Zainal / +97339655570
- Additional references are available on request.

Manal Mohammed Mashkoor FCII MSHR
Mobile: +973-39114400, Email: manal.mashkoor@gmail.com

Professional Experiences:

Bahrain Institute of Banking and Finance (BIBF)

2016 - Present

Head - The Center for Insurance

Achievements:

- Managed and executed advisory projects for major Arab regulators including Central Bank of Saudi (SAMA), Capital Market Authority (CMA) Oman, Palestinian Capital Market Authority (PCMA) – Projects included setting competencies profiles of insurance control functions for SAMA and CMA and setting the minimum qualification requirements for PCMA.
- Supported the work of Bahrain Insurance Association (BIA) through review of their strategy and sitting in several of their committees.
- Provided one to one technical coaching for CEOs of regional insurance companies upon transition from banking to insurance.
- Maintained the rigorous accreditation of prior learning by the Chartered Insurance Institute (CII) since taking over the Centre till date. BIBF has the highest accreditation of prior learning in the Middle East and the only institute offering the Dip CII in Arabic
- Spearheaded the Bahraini Actuarial Initiative leading to the passing of a circular by the Central Bank of Bahrain mandating the establishment of actuarial function and the hiring of a Bahraini national actuarial analyst and subsequently a qualified actuary. Signed a first of its kind MoU with the Institute of Faculties of Actuaries (IFoA) and managing the entire project including overseeing recruitment and qualification journey of actuarial analysts.
- Established a partnership with Life Office Management Association (LOMA) that led to the translation of LOMA's Associate certification (ALMI) material into Arabic by BIBF.
- Overseen the launch and participated in delivery of insurance qualifications and courses in the topics of property, motor, medical, general accident, liability, engineering, life insurance, legal aspects of insurance, risk management, construction of insurance contract wordings, insurance broking, etc.

Key Responsibilities:

- Contribute to setting and executing the BIBF wide strategy as mandated by the BoD
- Maintain active dialogue with key stakeholders in the local and regional insurance market including the regulator, insurance companies, governmental entities, and the insurance association to ensure prompt identification of developments in the insurance market and design training programs and initiatives accordingly
- Conduct market research activities at international, regional and local level to keep abreast of technical, strategic and training best practices relevant to insurance and human capital development.
- Lead business development activities to market and brand the Centre's related training and advisory services, locally and regionally
- Design and introduce specialized managerial level courses, professional programs and any other new courses to meet the needs of the Centre and BIBF
- Communicate the overall plans and initiatives of BIBF within the Centre, guide the team to achieve the target objectives and goals
- Identify, assess and maintain a pool of top-quality part-time trainers from the insurance industry's leading practitioners.
- Oversee and approve and circulate the annual training needs schedule, course catalogue and periodic bulletins.

Bahrain Institute of Banking and Finance (BIBF)

May 2008 – March 2016

Senior Lecturer (Feb 2013 to March 2016) / Lecturer (May 2008 to Jan 2013) - The Center for Insurance

Achievements:

- First GCC national female Fellow of the Chartered Insurance Institute (FCII)
- Winner of the Bahrain's 2015 Best Trainer Award by Ministry of Labor
- Vice chairman of the Human Resources Development Committee of the Bahrain Insurance Association.
- Exceptional exposure to the region's insurance market acquired by designing and delivering training programs in Bahrain, KSA , Kuwait, Oman, Qatar, Jordan, Lebanon.
- Provided one to one guidance and coaching to hundreds of local and regional insurance professionals in their learning and development and certification journey, many of which are occupying top executive roles across the region.
- Centre for Insurance's QA representative working with national Quality Assurance bodies including the Bahrain Quality Assurance (BQA) and the Bahrain National Qualification Framework (NQF)
- Permanent Member of the BIBF Complaint, Malpractice and Appeal Group (CMARG) along with the Head of Center of Accounting and Finance and the Head of Quality Assurance.

Key Responsibilities:

- Design, deliver and manage learning activities on a range of courses including property, liability, medical insurance, reinsurance, insurance corporate management, risk management, insurance law and Takaful.
- Participate in administration, designing and marking of exams and other assessments meeting the rigorous standards of the Chartered Insurance Institute (CII)
- Support the planning and implementation of a high quality curriculum; manage and monitor the quality and relevance of course content and methods of delivery
- Supervise the day-to-day management of the programs, liaise and maintain regular contact with partner organizations
- Contribute to the development of the Centre by participating in research teams or other collaborative research initiatives - departmental and/or inter-departmental
- Provide guidance and counseling to participants and assist them in their career shaping and development

Arab Insurance Group (Arig), September 2005 – May 2008

Systems Developer

- Managed the implementation of the Life & General Insurance Systems for various insurance companies in Bahrain, KSA and UAE which required a solid understanding of insurance and technical skills in ASP.Net and C# as well as interpersonal and analytical skills in conducting gap analysis and writing user specifications.
- Managed the launch of Arig's new Human Resources Management Systems (MSHR)

Management Trainee

- Completed an intensive training program and international certification including the attainment of the Associateship of the Chartered Insurance Institute (ACII)
- Underwent a six month job rotation across key reinsurance departments including claims, underwriting, information technology and finance

Educational Qualifications:

Fellow (FCII), Chartered Insurance Institute, April 2013

Master in Science in Human Resources (MSHR) – GPA 4.0 , DePaul University, Feb 2010

Diplomate, Life and Health Insurance (DLHI), LOMA, May 2012

Associate (ACII), Chartered Insurance Institute (ACII), Sept 2008

Insurance Management Diploma (BIMD), Bahrain Institute of Banking and Finance (BIBF), 2006

Insurance Advanced Diploma (BIAD), Bahrain Institute of Banking and Finance (BIBF), 2006

Insurance Intermediate Diploma (BIID), Bahrain Institute of Banking and Finance (BIBF), 2007

B.Sc Business Information System (BIS) – GPA 3.79, University of Bahrain , Jan 2006

Awards

Best Trainer Award, Ministry of Labor 7th Annual Ceremony for Training, 2015

Alumni Representative – Bahrain Graduation, DePaul University - 2010

BIBF Student of the Year - Intermediate and Advanced Insurance Diploma - Bahrain Institute of Banking and Finance (BIBF) - 2007

BIBF Student of the Year - Insurance Management Diploma - Bahrain Institute of Banking and Finance (BIBF) - 2007



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Bahrain

<http://bh.linkedin.com/in/hamadalzeera>

PROFESSIONAL EXPERIENCE

July 2021 - Present



Group Head of Financial Institutions and Sovereign Credit Review Underwriting

Arab Banking Corporation ("Bank ABC"), Bahrain

- Voting member in credit committees:
 - Group Credit Committee
 - Head Office Credit Committee
- Managing and mentoring team of credit officers covering FIs and Sovereign counterparties.
- Group oversight and advisory for credit functions in subsidiaries outside of Bahrain.
- Member of working groups and tasks forces covering credit risk & risk management related projects.

April 2021 - June 2021



Vice President ("VP") & Acting Group Head of Financial Institutions and Sovereign Credit

Arab Banking Corporation ("Bank ABC"), Bahrain

- Voting member in credit committees:
 - Group Credit Committee
 - Head Office Credit Committee

December 2020 - June 2021



Acting Group Head of Financial Institutions and Sovereign Credit

Arab Banking Corporation ("Bank ABC"), Bahrain

- Voting member in credit committees:
 - Group Credit Committee
 - Head Office Credit Committee

April 2018 - March 2021



Assistant Vice President ("AVP") - Lead Credit Analyst,

Financial Institutions Credit, Arab Banking Corp ("Bank ABC"), Bahrain

- Voting member in the Group Wholesale Banking Credit Committee (2019 - 2020).
- Review of credit applications from Financial Institutions Group Coverage and Product Teams and providing independent credit assessment to Credit Committee (and other credit approvers) for credit decision making when dealing with FI counterparties.
- Credit portfolio monitoring including monitor of credit quality of the FI portfolio, credit lines, limits and exposures, and credit facilities with local and international FIs.
- Participate in IFRS9 related-tasks especially in discussions related to credit risk rating migration and exposure classifications under Stage 1 / Stage 2 / Stage 3 as per IFRS 9 standard.
- Counterparty credit review covering credit risk / creditworthiness assessment of Financial Institutions in various geographies. Assigned countries / geographies including local, GCC, MENA, international, global/network FIs, and Non-Bank Financial Institutions NBFIs.
- Execution and application of credit policy and lending standards, credit reviews of existing counterparties and the assessment of the creditworthiness of potential new clients / prospects for new customers including the review of the internal borrower grade & proposed obligor internal risk rating methodology for unrated banks and FIs.
- Counterparty credit analysis for Financial Institutions using CAMELs approach framework (including country risk, probability of possible parental and/or governmental linkage/support), product risk facility structure assessment across different wholesale banking products including transaction banking trade finance, syndications, debt capital markets products (bonds/sukuks), money market placements, FX, repurchase agreement repos and reverse repos.
- Credit assessment and evaluate new credit applications, originating proposals for new FI counterparties on-boarding, originate of new business products opportunities, reviewing existing FI credit relationships including annual review of existing credit lines set up for FIs including covenant testing / covenants check as well as other internal triggers & early warning signals (financial and non-financial) and make independent recommendations to the Credit Committee (and other credit approvers).
- Lead, mentoring/coaching, and assisting other members of the team including credit analysts, working on knowledge transfer and talent development throughout the team.

May 2017 - March 2018



Group Credit Officer Manager, Head Office Credit Dept., Group Credit & Risk, Arab Banking Corporation ("Bank ABC"), Bahrain

Credit portfolio management:

- Group Chief Credit & Risk Officer nominee to Bank ABC Jordan local credit committee (a voting member of the local credit committee).
- Credit review work across all types of credit applications & transactions including sovereign, corporate banking, banks & financial institutions, and project finance. These include new business and annual reviews and credit facilities renewals.
- Review of credit applications & provide credit risk opinion including credit assessment and credit risk analysis of risks vs. mitigants/mitigations, review of (and propose any appropriate additional) conditions and financial covenants.
- Evaluate and analyze quantitative financial and credit data including financial statements, financial ratios and other qualitative non-financial information.
- Approve renewal (within delegated authority) of existing credit risk limits and provide recommendations to the respective credit committee /higher approving authority.
- Monitor and analyze bank's different credit portfolios including FI and Corporate names.
- Monitor developments in the covered countries/geographical responsibilities.
- Identify any relationships or sectors that could result in elevated credit risk or non-repayment of the borrower's obligations to appear on a report – Accounts Requiring Close Monitoring before being downgraded.
- Provide support in terms of interpretation of the Group Credit Policy and its related Standards and Procedures. Remedial loan case management: Close monitoring of assigned remedial loans &/or potential bad debt transactions that are in doubt of full repayment in line with contractual obligations. Discuss rating migration and deteriorating credit quality accounts. Provide credit risk assistance to ensure the correct course of action is taken in maximizing the bank's recovery.

July 2015 - May 2017



Area Credit Manager, Head Office Credit Dept., Credit & Risk Group,
Arab Banking Corporation ("Bank ABC"), Bahrain

- Group Chief Credit & Risk Officer Nominee for the Local Credit Committee of Bank ABC Jordan (a voting member in the local credit committee).
- Credit review and evaluate credit risk related to new business, annual reviews and credit facilities renewals.
- Review credit applications and perform credit assessment and credit risk analysis on proposals submitted by business units for transactions related to corporate banking, banks & financial institutions and project finance.
- Evaluate and analyze quantitative financial and credit data including financial statements, financial ratios and other qualitative non-financial information.
- Approve renewal (within delegated authority) of existing credit risk limits and provide recommendations to the respective credit committee /higher approving authority.

August 2010 - June 2015



Superintendent/Team Leader,

Wholesale Banking Supervision Directorate, Central Bank of Bahrain

Regulatory supervision of banks: (main coverage): Gulf International Bank ("GIB"), BNP Paribas, Arab Bank Plc, MUFG Bank of Tokyo Mitsubishi ("BTMU"). State Bank of India. (secondary/previous coverage): Citibank, Citigroup, HSBC, JPMorgan Chase Bank, Standard Chartered Bank.

- Monitoring compliance with laws, CBB's rulebook and standards of conduct imposed by CBB derived from Basel III regulatory framework covering Capital Adequacy, Credit Risk, Market Risk, Operational Risk & Liquidity Risk.
- Regular meeting with banks' senior management C-level/C-suite CEO/CFO/CRO/CCO/COO/ Heads of Functions to discuss overall strategy and updates on the financials.
- Review Credit Risk Management Framework, Credit Approval Process, Loan Portfolio and Assets Quality (incl. Large Exposures, Remedial, Impaired and Non-Performing Loans "NPLs" and assess the adequacy of loan loss provisions coverage) with coordination with banks' Chief Risk Officers, Chief Credit Officers and Heads of Credit.
- Analysis, risk identification and collect information to input into the risk profile of the licensees (banks) and financial statement analysis and review of banks' financial statements.

May 2008 - July 2010



**Senior Analyst (Credit & Investments),
Investments Division, First Leasing Bank, Bahrain
(merged with Ithmaar Bank)**



- Perform detailed analysis of investment opportunities and their associated risks covering credit risk, market risk, business risk and environmental and legal risk.
- Support functions, mainly pricing and structuring, documentation and monitoring of client investment accounts. Assisting the department in ensuring that transactions meet the economic and documentary standards of the Bank.
- Periodic review of the investment operation and the investment portfolio including monthly reporting.

July 2007 - May 2008



**Analyst/Relationship Officer, Islamic Banking Division,
The Arab Investment Company S.A.A., Wholesale Bank (Branch) Bahrain**

- Preparing credit application (corporations, banks and financial institutions).
- Financial analysis for the client's financial position, financial performance and the strength and ability to generate cash flow to satisfy debt servicing, coordinate with other lenders for syndicated facilities or club deals.

July 2006 - July 2007

Investment Analyst, Structured and Corporate Finance Division, Al-Aqeelah Leasing, Finance & Investments, State of Kuwait

- Credit Application Reviews for Corporate Finance Proposals.
- Evaluating investment prospectus.

May 2005 - April 2006



**Portfolio Analyst (Assistant Relationship Manager), Corporate Banking
Division (large, mid-cap corporates & SMEs), Ahli United Bank, Bahrain**

- Providing different banking products and services (depository and advancements) to companies of different kinds. Preparing credit applications and reports (credit review) of existing and prospective clients. Analysis of borrowers' financial health & position and evaluating the ability of repayments.
- Supporting relationship managers in the day-to-day account management and handling, liaising with other functions/departments including Credit Review, Credit Admin, Credit Control, Documentation, Special Assets (Remedial Loans Unit + Collection), Legal, Compliance, Trade Finance & Operations.

EDUCATION (ACADAMIC DEGREES, PROFESSIONAL QUALIFICATIONS & EXECUTIVE EDUCATION)

- 2017 PGDBA Postgraduate Diploma in Business Administration,**
EMERITUS Institute of Management in collaboration with MIT Sloan, Columbia Business School Executive Education & Tuck School of Business At Dartmouth
- 2015 Core: Credential of Readiness, HBX / Harvard Business School**
Program on the fundamentals of business from Harvard Business School. CORE is comprised of 3 courses - Business Analytics, Economics for Managers, and Financial Accounting.
- 2015 Disruptive Strategy, HBX / Harvard Business School**
- 2012 Master of Business Administration (with concentration in Finance), University of Bahrain**
GPA 3.95 out of 4.00, Distinction, Summa Cum Laude (with highest honor), President's Honor List, Thesis/Dissertation Title: *"Random Walk Down The GCC Stock Markets"*
- 2010 Professional Risk Managers' International Association ("PRMIA")**
Associate Professional Risk Manager ("Associate PRM"). Was awarded a full paid scholarship from Tamkeen (Labour Fund), Bahrain to attend the course of Associate Professional Risk Manager.
- 2007 Central Bank of Bahrain, Bahrain Bourse & Bahrain Institute of Banking and Finance**
Investment Representative Program (Based on Series 7 – Certification guideline). Was awarded a full paid scholarship from Human Resource Development Fund, Bahrain to attend the course of Series 7.
- 2007 Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI)**
Certified Islamic Professional Accountant (CIPA)
- 2005 Bachelor of Science in Banking & Finance, University of Bahrain**
GPA 3.57 out of 4.00, Distinction, Cum Laude (with honor) Dean's Honor List. Was awarded a full paid scholarship from the Ministry of Education, Bahrain to continue higher studies at the University of Bahrain. *Extracurricular Activities: Vice President, Student Council (2004-2005), Vice President, College of Business Society (2004-2005), Treasurer, College of Business Society (2003-2004)*

Credit Courses:

- Moody's: Credit Culture Transformation - Level 1, Moody's Analytics
- Fitch: Advanced Corporate Credit Risk Analysis - Fitch Learning
- S&P: Depository Institution Financial Statement Analysis - SNL Knowledge Center, S&P Global Market Intelligence.

Computer Skills: Microsoft Word, Excel, Power Point, Moody's Risk Analyst, Bankscope, SNL Financial / S&P Market Intelligence.

Languages: Arabic (native), English (fluent)

Other Activities: Part-Time Lecturer: Bahrain Institute of Banking and Finance ("BIBF") and Talal Abu-Ghazaleh University College of Business ("TAGUCB").



HAMAD AL-ZEERA

MBA (Finance), Assoc. PRM, CIPA, Series 7



Bahrain



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<https://www.linkedin.com/in/hamadalzeera/>



- Counterparty Credit Risk
- Risk Management
- Regulatory Compliance & Banking Supervision
- Corporate Banking Coverage

EXPERIENCE

Bank ABC

July 2021 – Present

Group Head of FI & Sovereign Credit Review • Bank ABC

Voting member: Group Credit Committee

Voting member: Head Office Credit Committee

April 2021 – June 2021

VP & Acting Group Head of FI & Sovereign Credit • Bank ABC

Voting member: Group Credit Committee

Voting member: Head Office Credit Committee

December 2020 – June 2021

Acting Group Head of FI & Sovereign Credit • Bank ABC

Voting member: Group Credit Committee

Voting member: Head Office Credit Committee

April 2018 – March 2021

AVP Lead Credit Analyst • Wholesale Banking & Financial

Institutions Group Credit • Bank ABC

+2019: Voting member in the Group Wholesale Banking Credit Committee

May 2017 – March 2018

Group Credit Officer • Group Credit • Bank ABC

+ Credit Committee member ABC Jordan

July 2015 – May 2017

Area Credit Manager • H.O. Credit • Bank ABC

+ Credit Committee member ABC Jordan

August 2010 – June 2016

Superintendent Team Leader • Wholesale Banking

Supervision • Central Bank of Bahrain

May 2008 – July 2010

Senior Analyst - Credit & Investments • First Leasing Bank (merged w\Ithmaar Bank)

July 2007 – May 2008

Analyst - Relationship Officer • Islamic Banking Coverage - Wholesale Banking • The Arab Investment Company

July 2006 – July 2007

Investment Analyst • Structured & Corporate Finance • Al-Aqeelah Leasing, Finance & Investments

May 2005 – April 2006

Portfolio Analyst (Assistant Relationship Manager) • Corporate Banking Coverage • Ahli United Bank

EDUCATION

ACADEMIC

- MBA (Finance), University of Bahrain
- PGDBA Postgraduate Diploma in Business Administration, EMERITUS Institute of Management in collaboration with MIT Sloan, Columbia Business School Executive Education & Tuck School of Business At Dartmouth
- BSc Banking & Finance, University of Bahrain

PROFESSIONAL CERTIFICATIONS

- Associate Professional Risk Manager ("Associate PRM"), Professional Risk Managers' International Association ("PRMIA")
- Investment Representative Program (Series 7)
- Certified Islamic Professional Accountant (CIPA), Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI)

EXECUTIVE EDUCATION

- CORE: Credential of Readiness, Harvard Business School Online
- Disruptive Strategy, Harvard Business School Online
- Strategic Thinking, Agile Leadership and Curiosity, and Application of FinTech Innovations, Ivey Business School

CREDIT COURSES

- Several credit courses delivered by Moody's, Fitch and S&P

PART TIME LECTURER

- Bahrain Institute of Banking and Finance ("BIBF")
- Talal Abu-Ghazaleh University College of Business ("TAGUCB")

Hussain Al Shehab

Curriculum Vitae

Nationality: Bahraini **E-mail:** hussain@growthbahrain.com

Mobile: +973 33288111

Languages: Arabic (Native) English (Fluency)

Innovative & Ambitious

Career Objective

To secure a challenging position that utilizes my 19 years of professional and entrepreneurial experience, while allowing me the opportunity to grow at a corporate management level. I offer strong interpersonal skills to develop businesses with thought leadership and integrity, a vast relationship network, functioning well both independently and collaboratively with an outgoing personality.

Work Experience

Growth Consultancy & Management April 2007-Present

Self-employed

Dukan Café **Vorganica Perfumes**

Owner

Professional Appointment

Educational Committee

Bahrain Chamber of Commerce & Industry (2018-)

Food & Agriculture Committee

Bahrain Chamber of Commerce & Industry (2014-2018)

Qualification

MA International Business Management

Leeds Metropolitan University

BEng(Hons) Mechanical Engineering

University of Bradford

Continuing Professional Development

Mini MBA Entrepreneurship

University of California

Entrepreneurship Development & Enterprise Creation Programme

United Nation

How to Start Small Enterprise

GOIC

Trends that will Dominate Cyber Security in 2017

Think Smart

Web Design Specialist

CIW

E-Commerce Specialist

CIW

Leadership Challenge Workshop Certified Facilitator

Wiley

Creating Conditions for Breakthrough Innovations

Golden Trust

Corporate Governance

Golden Trust

Teaching Creative Writing

US Language Centre

Professional Diploma in Digital Marketing

DMI

Becoming an Effective Leader

BIBF

Managing Improving

BIBF

Managing Individual Development

BIBF

Keys to Effective Management

BIBF

Associate Value Specialist

SAVE Int'l, Value Society

Commercial Awareness Skills

PWC

Project Management Skills

PWC

First Aid Certificate

Bahrain Red Crescent

Fire Fighting Certificate

Ministry of Interior

Social Responsibility & Standards of Responsible Brand
in the Commercial Sector

International Academy of
Social Responsibility

Professional Leadership

The American Society of
Management

Diploma in the Art & Science of NLP

Finance for Non-Finance, Module of Talent Management

Wilson Learning

Quality Management Systems for Institutes in Higher Education

Skill Factor Consultants

Managing Training & Educational Institutions

Tribal

GCC Financial Forum co-hosted by Euromoney

TECH CAMP November 18-19 2016

U.S. Embassy & Isa Cultural Centre

Global Hackathon, UN Sustainable Development Goal Action Campaign 9th-11th March 2017

ISO 2200 Food Safety Management Lead Auditor

Internships

Bahrain Petroleum Company

Gulf Petrochemical Company

Ministry of Commerce, Industry & Tourism

Common Space Initiative

Voluntary Work

Conducted a sign language educational forum to raise the quality life of deaf people

Helped a good number of students to get international scholarship

Supervising University of Bahrain student in their internship

Facilitator for entrepreneurial educational program with INJAZ Bahrain

Achievement & Award

Post Graduate Studies Scholarship

Aug 2021 U.S. Department of State

Bahrain StartUp Weekend Award Winner

Nov 2018 Bahrain Fintech Bay

100 Hours Volunteer Award

April 2018 INJAZ Bahrain

StartUp People Choice Award

Sep 2017 Amazon

Platinum Award

Oct 2015 INJAZ Bahrain

Leaders for Development Fellowship

Sep 2013 U.S. Department of State

Undergraduate Scholarship

July 2002 Ministry of Education

Hobbies

#Reading #Tech #Entrepreneurship #Social Gathering #Community Services #Travelling

References

Available upon request

Contact

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fahad.almutlaq@hotmail.com

www.linkedin.com/in/almutlaqfs
(LinkedIn)
sda.gov.sa (Company)

Top Skills

Strategic Leadership
Strategic Transformation
Management Due Diligence

Languages

English

Certifications

Certified Manager (CM)
High Performance Boards Program
PMP

Honors-Awards

BAE Systems - Chairman Award
2014
BAE Systems - Chairman Award
2013
BAE Systems – Chairman Award
2012
BAE Systems – Chairman Award
2011
BAE Systems – Chairman Award
2010

Fahad Almutlaq

Urban Economist & CEO of Sharqia Development Authority, co-creating prosperity & shaping a thriving world for all. Believer in collaboration, communication of knowledge & information towards a shared vision for success
Eastern Province, Eastern, Saudi Arabia

Summary

Highly accomplished Urban Economist with more than 20 years of experience in shaping urban development strategies for Government Institutions, Ministries and Administrative Organizations.

CEO of Sharqia Development Authority, leading the development of the strategic master plan of the Sharqia Region (also known as the Eastern Province). Also currently overseeing the transformation of the Sharqia Region through the facilitation of engagement and alignment among all stake holders in line with Vision 2030.

Board member of several leading organizations in the field of real-estate development, aviation and logistics services.

Specialties:

Strategy – Honed over years in executive and leadership roles at some of the most influential organizations in Saudi Arabia.

Thought Leadership in Urban Planning– Founded on two master's degrees – an MBA (2014), and a Master in Project and Construction Management (2007) and a bachelor's degree in civil engineering.

Experience

Sharqia Development Authority
Chief Executive Officer
September 2019 - Present (3 years 6 months)
Dammam, Eastern, Saudi Arabia

Dammam Airports Company (DACO)
Board Member

July 2020 - Present (2 years 8 months)
Dammam, Eastern, Saudi Arabia

Ashraq
Board Member
October 2020 - Present (2 years 5 months)
Al Khobar, Eastern, Saudi Arabia

Al-Ahsa Municipality Investment Company
Board Member
February 2021 - September 2022 (1 year 8 months)

Vision 2030 Program - Council of Economic and Development Affairs
(CEDA)
Chief Strategy Officer (CSO)
September 2018 - September 2019 (1 year 1 month)
Al Riyadh Governorate, Saudi Arabia

Working at one of the most diversified Vision Realization Program (VRP). The main objective of the program is to transform the Kingdom of Saudi Arabia into an Industrial powerhouse, world standard logistical hub, development of Special Economic Zones (SEZ), and enabling entities to have better aligned job creation, best talents & human capital management.

The role of Chief Strategy is to collaboratively lead the program throughout the enablement of vast and diversified number of objectives, initiatives and/or projects. Ultimately to maintain the alignment of the strategic objectives of the program (and the objectives of related entities) with the Vision 2030 objectives at Micro and Macro-Economical Level.

Continually working with highest-level of stakeholders, backed with collaborative team and strong leadership. Focusing on practical (deal-based/ transactional goals), working with ministers and vice-ministers to ensure strategic alignment and best possible integration between the related entities and their strategies (i.e. MOE, MEIM, MOF, MOT, MEP, MEWA, MOD, MOF, PIF, GAMI, KACST, SIDF, HRDF, SAGIA, MODON, KAPSARC and many others).

Continually strategizing and planning for initiatives, mainly in the field of Human Capital Development and other enablers (i.e. Financing, Export support, Local Content and Procurement) to ...

- Provide better enabling environment for , job creation, talent management, and employment.
- Accelerate innovation to sustain existing and create new advantages
- Leverage the natural endowments with maximum socioeconomic return
- Leverage demand and competitive advantages

Arabian Industry & Services Group (AISG)-Key Service provider to ARAMCO/ADNOC/SABIC/KNPC/BAPCO

Chief Executive Officer

June 2014 - August 2018 (4 years 3 months)

Saudi Arabia

Crafting the strategies and plans to accommodate the concurrent eco-politics changes in the region. Making sure company is responsive, adaptive, but also bold and steady (strategically and in collaboration with the board members, managed a major transformation exercise).

AISG is a Group of (5) companies. An Industrial Services Co, Pipeline, Skids and Vessels Factory, Trading Company & a Real Estate Development Company.

BAE Systems

6 years 6 months

General Manager

August 2011 - August 2014 (3 years 1 month)

Dhahran - Saudi Arabia

Overall budgetary management. Applying collaborative leadership and direct supervision on functions directors and department managers (Aircraft Operation, HSE, Aircraft Maintenance & Integrity, resources planning & HR, Supply Chain, Finance & Commercial, Facilities O&M, IT), While ensuring the development and the implementation of a strategic business plan that defined our client's operational goals and our own profitability objectives.

Head of International Direct Programs and Business Development, BAE Systems Saudi Arabia Ltd.

April 2010 - August 2011 (1 year 5 months)

Saudi Arabia

Role is to create and sustain a dynamic environment that fosters the development of business prospects and encourages high performance among team members. I proactively demonstrated to customers the competitive

advantages of products, solutions and services of the company, with a focus on "client retention". Other responsibilities included:

- Identifying new opportunities, conducting feasibility studies, presenting sales solutions and alternatives to drive revenue growth;
- Providing the required management plans to satisfy the "Life Cycle Management Gate Phase Reviews";
- Developing positive business relationships with vendors, suppliers and manufacturers to support formalizing bids and proposals.

Program Manager–International Govt to Govt Program–International Sales Program BAE Systems Plc, UK

March 2008 - April 2010 (2 years 2 months)

Porton Science Park Bybrook Rd Porton Down Salisbury SP4 0BJ-UK

In 2008, seconded to work in Lancashire Project Managing two KSA/UK Strategically important projects. Both successfully completed within the established timeframe, budget and delivered at the required standards. Simultaneously, responsible to ensure all teams are adhering to the BAE Life Cycle Management Governance.

Saudi Electricity Company

6 years 9 months

Division Head (Superintendent) - Support Services & Project Management Division

January 2006 - February 2008 (2 years 2 months)

Saudi Arabia, Eastern Province HQ

A supervisory role, mainly to the implementation of the companies' merger projects while maintaining the PFI objectives. Provided valuable operational and organizational support by ensuring the implementation of the Project Management best practice to achieve successful completion of the assigned projects. Ensuring the compliance with the corporate operational framework and objectives as well as adherence to the required health and safety standards.

Achieved career progression within the organization since the year 2000, started as a Site-Engineer (PDP), to Planning-Engineer, to Project-Engineer, to Principal-Engineer, reaching to the position of Head of Project Management Division.

Senior Project Engineer - Support Services Projects Division (SSPD)

January 2005 - January 2006 (1 year 1 month)

Saudi Arabia, East HQ

General Services Unit Supervisor

March 2003 - January 2005 (1 year 11 months)

Eastern Province - HQ

Planning Engineer

June 2001 - February 2003 (1 year 9 months)

Saudi Arabia - Eastern Province

Education

The University of Hull

Master of Business Administration (MBA), Business Administration and Management, General · (2012 - 2014)

KFU

Master of Construction Science (MSc), Management · (2005 - 2007)

KFU

Bachelor of Engineering (BEng), Engineering · (1996 - 2001)



FAHAD AL-MUTLAQ

**URBAN ECONOMIST FROM KSA AND
THE CEO OF THE EASTERN PROVINCE
DEVELOPMENT AUTHORITY**

Fahad Al-Mutlaq is an urban economist with 23 years of invaluable experience as a transformational and innovative leader, who fosters alignment through knowledge and information towards a shared vision, as the primary means of achieving success.

His main focus in his current post as the CEO of Al Sharqia Development Authority is the facilitation of engagement and alignment among all stake holders to support the transformation of the Eastern Province and positively impact people's lives. He terms it as, "Co-Creating Prosperity".

Fahad's thought leadership as an urban economist is founded on a bachelor's degree in civil engineering, two master's degrees – an MBA (2014), and a Master's in Project and Construction Management (2007) – a relentless passion for learning, problem solving and over two decades of hands-on experience.

Fahad sits on the board of several leading organizations like Al Ugair Development Company, Al Damam Airports Company and Ishraq Company.

When he isn't sketching grand plans for the future of the region as an urban economist, CEO or as a board member at several organizations, Fahad usually spends his time indulging in his passion for cars, and being a dedicated husband and father to his four children.

PROFESSIONAL JOURNEY

Fahad's career started back in 2001 with a decade-long showcase of his strategic ability as a Planning Engineer in the Department of Facilities Planning and Land Use.

In 2014, during his seventh year at the Ministry of Defense, he oversaw the construction and operation of the largest aerospace industrial facility in the Middle East. Here, he gained valuable experience working with some of the world's largest aerospace and defense contractors.

That experience of leadership excellence landed him his position as the CEO of the Arabian Industry and Service Group. During which, he collaboratively led a major merger and few acquisitions, while crafting effective strategies and plans to accommodate concurrent eco-social changes in the Arabian Gulf region.

A few years later, as the Chief Strategy Officer of the Council for Economic Affairs and Development, Fahad participated in the development of the National Strategy of Saudi Arabia (the Saudi Vision 2030) and its programs. He was then appointed as the CEO of Al Sharqia Development Authority, where he currently leads the development of the Eastern Province Strategic Plan – with a laser-sharp focus on ensuring prosperity for all in the region.



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